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Sale Today (Wed.), Tours., Fri. and Sat. Oct. 4-5-6-7 At 2 P. M. each day Exhibition today until hour of sale.

'IF NOSES WERE COUNTED.

there would be enough Bab bitts in America to elect a President—and maybe they HARRY HANSEN,

## BABBITT By Sinclair Lewis

AUTHOR OF MAIN STREET

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### A Sure Way To End Dandruff.

There is one sure way that has never failed to remove dandruff at once, and that is to dissolve it, then you destroy it entirely. To do this, just get about four ounces of plain, common liquid arvon from any drug store (this is all you will need), apply it at night when retiring; use enough to moisten the scalp and rub it is, rently with the finger tips.

By morning most, if not all, of your dandruff will be gone, and three or four more applications will completely dissolve and entirely destroy every single sign and trace of it, no matter how much dandruff you may have.

w much dandruff you may have. You will find all itching and digging of the scalp will stop instantly, and your hatr will be fluffy, lustrous, glossy, silky and soft, and look and feel a hundred times better.

LIGHT BATHS, \$1.25

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An advertisement in the Lost and

Found columns of THE NEW YORK

HERALD offers a real possibility of recovering your lost property.

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J. W. B. Brand, treasure Institution for Savings, Springfield, Mass.

Rudolph S. Hecht, president Hibernia Bank & Trust Company, New Orleans.

E. D. Huxford, president Cherokee State Bank, Cherokee, Iowa.

John G. Lonsdale, president National Bank of Commerce, St. Louis.

Alexander Dunbar, vice-president Bank of Pittaburgh.

## CRIME WAVE WANES, BANK FIGURES SHOW

IF you woke up one fine Report Notes Big Decrease in Burglaries and Holdups in Burglaries and Holdups in United States.

COURTS MORE EFFICIENT

Activity of Prosecutors and Speedy Trials Declared to Be Cause.

The crime wave which swept the following the war has abated, according to the Protective Committee of the

submitted to the convention yesterday. covers the year ended September 30 and glaries and holdups throughout the United States. This is due, it says, to the activity of officers charged with suppression of crime and "particularly prosecuting officers and the courts in bringing about prompt trials resulting

The report states that the total arrests n cases under investigation by the in cases under investigation by the Protective Department since September 1, 1921, amounted to 523; there were pending 256 cases from arrests prior to this date, making a total covered in the report of 779. Of this number, 462 were convicted; 213 were released, cacaped, died or became insane, and 104 re-mained awaiting trial on August 31, 1922. Dividing the crimes into classes, the report states that the burglaries and attempted burglaries against members of the American Bankers Association in thirty-seven states number 222; in the same territory there were 184 attacks

same territory there were 184 attacks against non-members.

No burglaries or attempted burglaries were reported in the period covered from Arizona. Connecticut, Delaware, District of Columbia, Florida, Louisiana, Maine, Nevada, New Hampshire, New Jersey, Rhode Island and Vermont. Of the attacks on members 146 were successful burglaries and 82 were unsuccessful of the attacks on non-members, 121 were successful and 63 were unsuccessful. The losses sustained by members in connection with burglaries were \$190,517, while the losses sustained by non-members amounted to \$88,725.

The holdups against members caused

The holdups against members caused osses of \$370,761, while those perpetrated mbers caused losses of \$534,

During the twelve months covered by the report there were referred to the detective agents of the association for investigation a grand total of 1.151 ases of burglary, attempted burglary, oldups, forgeries and other crimes gainst banks; 343 of these cases were tosed through arrest by agents of the rotective department or on information furnished by those agents; 158 were considered through arrest by local or other

New officers of the Savings Bank Division of the American Bankers Asso-

Division of the American Bankers Asso-ciation chosen yesterday are: President, Samuel H. Beach, president Rome Savings Bank, Rome, N. Y. Vice-president, Chas. H. Deppe, vice-presi-dent Union Savings Bank & Trust Comany, Cincinnati.

Members of the Executive Committee

Members of the Executive Committee for term expiring 1925: Thomas F. Wallace, treasurer Mechanics & Farmers Savings Bank, Minneapolis; John S. Broeksmit, treasurer Harris Trust & Savings Bank, Chicago; W. R. Morehouse, vice-president, Security Trust & Savings Bank, Los Angeles.

Member of Executive Committee for term expiring 1923 to fill vacancy: John H. Dexter, president Society for Savings, Cleveland.

### COMMITTEE CHOSEN TO MAKE RESOLUTIONS

Officers of Savings Bank Division Also Named.

The Resolutions Committee appointed yesterday by the President of the Amer-ican Bankers Association at the general ican Bankers Association at the general icessions follows: Chairman, M. A. Traylor, president First Trust and Savings Bank, Chicago. Vice-chairman, Fred I. Kent, vice-president Bankers Trust Company, New

Bank of Pittsburgh, Pittsburgh.

## TO-DAY'S GENERAL SESSION PROGRAM FOR CONVENTION

OLLOWING is the program for the general session of the American Bankers Association convention to-day at the Hotel Commodore:

9:30 A. M.-Sharp-Call to order by the president.

9.31 A. M .- Invocation.

9:35 A. M .- The insurance committee, Oscar G. Foreman, chairman. 9:40 A. M.—The agricultural commission, Joseph Hirsch, chairman. 9:50 A. M .- The commerce and marine commission, Fred I. Kent, chairman.

10:00 A. M .- Industrial and Trade Conditions (illustrated), Fred I. Kent.

10:20 A. M .- Address, "Reparations and International Debts," the Right Hon. Reginald McKenna,

11:30 A. M.-Report of nominating committee and election of officers. 11:35 A. M .- Forum-Question: "Shall national banks be prevented from establishing branches within their home cities

where this privilege is exercised by State banks?"

Note—This discussion lasting one hour and fifteen minutes, will be opened by Mr. Andrew J. Frame, chairman of the board of Waukesha National Bank, Waukesha, Wis., and Mr. Waldo Newcomer, president of the National Exchange Bank, Baltimore, Md., in addresses of fifteen minutes each. Because of the limited time at the disposal of the convention other speakers will be allotted five minutes each, no one to speak more than once.

12:50 P. M.-Communications. Announcements. Adjournment. 2:30 o'Clock P. M., Main Ballroom, the Commodore.

Call to order by the president, Invocation-The Rev. Ernest M. Stires, D. D., rector St. Thomas's

Remarks-President John G. Lonsdale, Appointment of committees on (a) resolutions and (b) nominations. Address-"The Future of American Business," James S. Alexander, president National Bank of Commerce, New York. Address-"Some Problems of the Hour," Frank A. Munsey,

Unfinished business. New business. Report of committee on resolutions. Report of committee on nominations. Election and installation of officers. Adjournment. Meeting of new executive committee.

# HERRICK SAYS U.S. CAN CURE ALL ILLS

Continued from First Page.

He prefaced his prayer with a few words addressed to the delegates, em-phasizing their tremendous responsibil-ties. The life of the country, the sta-bility of all civilized life, he told them any largely in their hands. And when he isvocation followed the Bishop orayed: "Help us to realize our close elations with the other nations."

So the voice of the church was added o that of the masters of finance and iplomacy. Bishop Manning said: "No group of men living have re-ponsibilities and opportunities for ser-

holdups, forgaries and other crimes and state contents the content of the content

Mr. Lamont's address followed. Its tertained by the committee of one hus-every sentence was listened to with tense dred at luncheon at the Waldorf-As-

Mechanics Bank, Hannibal, Mo.

John A. Catheart, vice-president First
National Bank, Sidell, Ill.
Oliver C. Fuller, president First Wisconsin National Bank, Milwaukee
H. A. McCauley, president Sapulpa
State Bank, Sapulpa, Okla.
Waldo Newcomer, president National
Exchange Bank, Baltimore.
James Ringold, vice-president United
States National Bank, Denver.
Jesse C. McNish, president American
Bank, Sidney, Neb.
Carter E. Talman, president American
Bank, Sidney, Neb.
Carter E. Talman, president American
Institute of Banking, Richmond.
D. M. Armstrong, vice-president Commercial Trust & Savings Bank, Memphis.

Edgar L. Mattson, vice-president Midland National Bank, Minneapolis.
Chas. S. McCain, Bankers Trust Company, Little Rock.
Walter Lichtenstein, secretary.
New officers of the Savings Bank
Division of the American Bankers Association of a site. The savings bank division of the as-sociation met in the afternoon. It cre-ated an innovation by having its ses-sion opened by the singing of America. Raymond Frazier, president of the divi-sion and also of the Washington Mu-tual Savings Bank of Scattle, delivered his address, in which he emphasized the expansion that had been achieved in schools savings banking.

the history or ideals of our people which can justify our failure to help in a situntion where our counsel and assistance are so essential to the restoration of world order."

Touching upon industrial disagreements, Mr. McAdams echoed the note struck on Monday by L. F. Loree, president of the Delaware and Hudson Company. Mr. McAdams said:

"The strike is no longer a local incident but through nationwide agreement has become a mance."

has become a menace to the public wel-fare and should be made subject to the laws protecting the people against other combinations in restraint of trade. Our present industrial difficulties are not so much incidents in the timeworn fight between labor and capital as between labor, organized and unorganized." Following the talk by Ambassador Herrick, chairmen of the various com-mittees made five minute talks on the work done by these bodies during the

State legislation Craig B. Hazelwood. State legislation Craig B. Hazelwood, chairman, vice-president of the Union Trust Company of Chicago, said that as only eleven States had held sessions during the year, little legislation of importance had been passed. He outlined in brief the legislation which the committee approved and would press at the proper time.

Fraymond R. Frazier, president Washington Mutual Savings Bank, Seattle.
H. M. Robinson, president First National Bank, Los Angeles.
W. P. Andrews, vice-president First National Bank, Fort Worth.
H. Warner Martin, president Lowry National Bank, Atlanta.
J. W. B. Brand, treasure Institution for Savings, Springfield, Mass.
Rudolph S. Hecht, president Hibernia Bank & Trust Company, New Orleans.
E. D. Huxford, president Cherokee,

ing into the good faith of a payment involved in a check drawn by a corporation officer on his corporation made payable to himself.
Mr. Hazelwood said the committee had

sent out a referendum to the members of

# REPLOGLE WON THEN LOST WHEAT PROFIT

Steel Man's Dealing in 2,500, 000 Bushels Last Spring Was Flyer.

ACTED ON TIP BY WIRI

Tells Senate Inquirers That He Had No Associate in Speculation.

WASHINGTON, Oct. 3 .- The story of series of speculative operations in wheat last winter and spring involving about 2,500,000 bushels was detailed to the Federal Trade Commission by J. Leonard Replogle. New York steel manufacturer at the opening session to-day of th

commission's Senate directed inquiry into grain price fluctuations.

Mr. Replogie said that his operations resulted in a preliminary profit of more than \$100,000 and in a later loss of about

than \$100,000 and in a later loss of about the same amount.
"In the first place I know about as much about wheat as a hog knows about Sunday," the steel man said in begin-ning the story of his Board of Trade experiences. "But last winter I was down at Palm Beach and I got a wire down at Palm Beach and I got a wire telling me that wheat was a good buy. I asked some people I knew who were down there who know about wheat, F. G. Fraser of Bartlett, Fraser. & Co., par-ticularly, and they confirmed my original

might disagree, but it would be a "family disagreement," and never would become serious.

The Ambassador also warned against propaganda 'tending to allenate the United States and France. The latter ecuntry, he said, frequently was misunderstood in the United States, because of the difference in language and the failure of France to make its attitude known on many questions.

"England and France," he said, "are like a man and his wife who do not love each other particularly but who

his address, in which he emphasized the expansion that had been achieved in schools savings banking.

Other speakers were George E. Brock of Boston, president of the National Association of Mutual Savings Banks; Jarvie Hicks, secretary-treasurer of the Long Island Savings Bank; Victor A. Lersner, president of the Savings Bank association of New York, and Alvin P. Howard, vice-president of the Hibernia Bank and Trust Company of New Orleans.

FOUR ALDERMEN WEDDED.

After Solemn "Rebuke" They Research and Mis wife who do not love each other particularly but who are determined to get along together on account of the children. I do not believe there will ever be any serious difficulty occasionally."

Besides Mr. Herrick, the speakers at Bunk of New York, and Alvin P. Horvard, vice-president of the association, spresident of the association. Benjamin and Dwight W. Morrow. At the guest table were Pierre Jay, Fred N. Shepherd, seymour Cromwell, Walter E. Frew, the Right Hon. Reginald McKenna, Walter ceive Congratulations.

The Board of Aldermen met yesterday for the first time since the summer vacation. Alderman Peter McGuiness of Greenpoint took the floor and solemnly "rebuked" Aldermen James M. Fitzpatrick, James R. Ferguson, Bruce M. Falconer and George J. Joyce for "having without the advice, consent or knowledge of their colleagues" become benedicts.

On behalf of the board he then offered congratulations.

Seymour Cromwell, Waiter E. Frew, the Right Hon. Reginald McKenna. Walter W. Head, Stephen Baker, Richard S. W. Head, St

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UNION

# 86-Year-Old Widow Is Football Enthusiast AVENPORT, Iowa, Oct. 3.— Mrs. D. N. Richardson, 86 years old and the widow of the founder of the Davenport Democrat, is believed to be the most enthusiastic football fan in the world

thusiastic football fan in the world for one of her years.

She announced to-day she has chartered a special car and will take a party of twenty-five relatives as her guests to the Yale-lowa game at New Haven on October 14. Three generations of the Richardson family will be represented in the party.

# RATHENAU MURDER DATE WASADVANCED

Trial of Alleged Assassins Shows Connection With Rapidly Falling Mark.

LEIPSIC, Oct. 3 (Associated Press).— Just how much longer Walter Rathenau German Foreign Minister, would hav been permitted to live if the German been permitted to live if the German mark had not started falling in June, is one of the mysteries suggested by the testimony given to-day at the first session of the trial of thirteen youths accused of direct or indirect complicity in his assassination.

"Did you not say shortly after the murder was committed, "it was high time the job was pulled off, as our financial backers had almost refused to come agreess?" was a question put by

of the substiness." James S. Alexander, Jommerce, New York.
Hour," Frank A. Munsey.

See, Report of committee on resolution nominations, Election and informment. Meeting of new executive the activity of the substitution of the

French should undertake to invade the Ruhr region.

This trial is the first important process carried before the semi-political bench of the court, which was established under the Defense Law of the Republic. It consists of three judges from the regular courts, together with four lay judges appointed from the various Reichstag parties.

Forces near Cahir.

A party of British military in a lorry was ambushed on the Dublin quays to-day, shots being fired from nearby houses. The driver of the lorry speeded up and the members of the party especially in the party of the party

# LUNCHEON TO VISITORS All of Guests Are Called Upon

The Association of Women Bankers, or which the president is Miss Virginia D. H. Furman, assistant secretary of the Appleby Says Good Whisky Columbia Trust Company, gave a luncheon yesterday for its members and vis-

tary of the United States Mortgage and American Bankers Association by the committee of one hundred representing New York bankers Myron T. Herrick, Ambassador to France, made an address.

There never has been any doubt as to the relations of this country with England, he declared. The two countries might disagree, but it would be a "family disagreement," and never would beembers of the executive council of the Trust Company and vice-president of the

American National Bank of Washington, who began as a stenographer; Mrs. Nel-lle T. Castine, Mrs. Key Commack, Miss Nina Bruere and Mrs. Marna G. Palm-

# CHATHAM-PHENIX BANK

aters and Ball Games.

The Chatham and Phenix National Bank has made special efforts to entertain its out of town correspondents and friends as a feature of the bankers' convention.

The management bought as many tickets for the world series games as it could obtain, but the supply had been exhausted before it full wants were supplied. On Monday evening Louis G. Kaufman, president, gave a dinner in the Hotel Biltmore, followed by a theater party. Special busses were chartered to take guests on trips about the city. party. Special busses were chartered to take guests on trips about the city.

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You'll make no mistake if you treat your backache with

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# FREE STATE OFFERS

Clemency Promised All Who Surrender Their Arms by

PARLIAMENT FOR OATH

Adopts Clause in Constitution Providing Allegiance to British King.

The Irish Government has issued a promation offering full amnesty to all offenders who surrender their ar October 15.

Special Cable to THE NEW YORK HERALD. Copyright, 1932, by THE NEW YORK HERALD New York Herald Bureau, | Dublin, Oct. 3. f

Parliament passed to-day article seventeen of the new constitution, which contains the oath of allegiance provided by the Free State treaty. The firm attitude taken by the Ministers of the Executional Cooperation

attitude taken by the Ministers of the Provisional Government implies faithful adherence to the treaty.

The activities of the young Parliament have greatly increased the confidence of the business element of Belfast, which shows a steady drift toward consultation. ciliation.

Eamon de Valera, through the offices of a neutral person, has had a brief meeting with Gen. Richard Mulcahy, Minister of Defense, within the last few days according to reliable to fee

Belfast, Oct. 3. (Associated Press).— Republicans made a surprise attack on the Nationalist garrison at Omeath, County Louth, to-day, and a sharp three hour fight ensued. It is reported that ten of the Republicans were killed and many wounded.

## ADMONISHES BANKERS NOT TO DRINK N. Y. RUM

Can't Be Had. Visitors attending the convention the American Bankers Association "are taking their lives in their hands if they

grain alcohol, water and coloring mat-ter.

"Visiting bankers and baseball fans are warned not to drink the liquor that

Nina Bruere and Mrs. Marna G. Palmateer, treasurer of the Union Trust Company, Rochester.

CHATHAM-PHENIX BANK
ENTERTAINS ITS FRIENDS

Correspondents Taken to Theaters and Ball Games.

"Visiting bankers and baseball fans are warned not to drink the liquor than is offered them. In our raids on restaurants and other places, where large quantities of liquor are seized, we have been finding that even in the most expensive places the drinks served are impure. An analysis of the liquor seized at the Woodmansten Inn, on the Williamsbridge road, a month ago, was 43 proof, whereas genuine whisky is 100

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ALSO A FINE COLLECTION OF MINIATURE PAINTINGS ON IVORY. on exhibition: TO-DAY from 10 A. M. to 10 P. M. SALE DAYS: Thursday and Priday, Octobe 5th and 6th, at 8:15 P. M., and Saturday Afternoon, October 7th, at 2:30 o'clock, DEALERS INVITED.

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John Burroughs School for boys 6 to 14 years, 1042 MADISON AVENUE, Phone Rhinelander 1775. Fall term begins October 5.

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# AMNESTY TO REBELS TA October 15.

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# DUBLIN, Oct. 3 (Associated Press).